## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Glen H. Green : Case No. 19-20959-GLT

Esther L. Green : Chapter 13

Debtor(s)

The Money Source Inc.

Related to Document #71

Movant(s) :

Hearing: April 7, 2021 @ 1:00 p.m.

VS.

Glenn H. Green

Esther L. Green :

Respondent(s)

and :

United States Trustee, Trustee
Additional Respondent

## <u>CHAPTER 13 TRUSTEE'S RESPONSE TO</u> MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW, comes Ronda J. Winnecour, through counsel, and files the following Response:

- 1. The Money Source Inc. requests relief from stay with regard to the real property located at 923 Newell Road, Fayette City, PA 15438 for delinquent postpetition payments.
  - 2. The monthly mortgage payment due Movant post-petition is \$995.26.
- 3. The Trustee has disbursed payments to Movant in the amount of \$9,748.47.
  - 4. Movant is receiving adequate protection in the form of periodic payments.
- 5. Debtors' Schedule D lists the value of the property as \$225,000.00, and Movant has not disputed that value.
- 6. Movant has alleged that the payoff on its mortgage is \$119,500.23, and the Debtors have claimed exemptions against the property totaling \$49,224.00.

7. Therefore, Movant's interests are further protected by an equity cushion in excess of \$60,000.00.

WHEREFORE, the Trustee respectfully requests that this motion be denied, or in the alternative, that the case be converted to Chapter 7.

RONDA J. WINNECOUR, CHAPTER 13 TRUSTEE

Date: March 15, 2021 By: /s/ James C. Warmbrodt

James C. Warmbrodt, PA I.D. 42524 Attorney for Chapter 13 Trustee US Steel Tower, Suite 3250

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## CERTIFICATE OF SERVICE

I hereby certify that on the 15<sup>th</sup> of March 2021, I served one true and correct copy of the foregoing document on the following parties in interest by United States first-class mail, postage prepaid, addressed as follows:

Joseph S. Sisca, Esquire Assistant U.S. Trustee 1001 Liberty Avenue, Suite 970 Pittsburgh, PA 15222

Glen and Esther Green 923 Newell Road Fayette City, PA 15438

Daniel R. White, Esquire Zebley Mehalov & White PC POB 2123 Uniontown, PA 15401 Brian Nicholas, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106-1532

/s/Rosa M. Richard
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